

Glenn Stearns, Chapter 13 Trustee
801 Warrenville Road, Suite 650
Lisle, IL 60532-4350
Ph: (630) 981-3888 Fax: (630) 981-3896

In re:
SCOTT R KOWALSKI

Case No. 08-02290
Account No. 1921

SCOTT R KOWALSKI
2472 BARKDOLL ROAD
NAPERVILLE, IL 60565

HOME LOAN SERVICES INC
150 ALLEGHENY CENTER
PITTSBURGH, PA 15212

EDWARD P GRAHAM
1112 S WASHINGTON # 212
NAPERVILLE, IL 60540

HOME LOAN SERVICES INC
150 ALLEGHENY CENTER
PITTSBURGH, PA 15212

NOTICE OF PAYMENT OF FINAL MORTGAGE CURE UNDER RULE 3002.1 (f)

Pursuant to Federal Rule of Bankruptcy Procedure 3002.1(f), the Chapter 13 Trustee, Glenn B. Stearns, files this Notice of Final Cure Payment. The amount required to cure the default in the claim has been paid in full.

Within 21 days of the service of the Notice of Final Cure Payment, the creditor MUST file and serve a Statement as a supplement to the holder's proof of claim on the debtor(s), debtor(s) Counsel and the Chapter 13 Trustee, pursuant to Fed.R.Bank.P.3002.1(g), indicating:

- 1) Whether it agrees that the debtor(s) have paid in full the amount required to cure the default on the claim;
and
- 2) Whether the debtor(s) are otherwise current on all payments consistent with 11 U.S.C. § 1322(b)(5).

The statement shall itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to Rule 3001(f). Failure to notify may result in sanctions.

The undersigned certifies that this notice was sent to the above named parties on October 19, 2012 .

/S/ Marifran Smith

For: Glenn Stearns, Chapter 13 Trustee, Standing Trustee